

DATE: 10January2006

FROM: [redacted]

**TO: Federal Identity Theft Task Force
Federal Trade Commission
Office of the Secretary
Room H-135 (Annex N)
600 Pennsylvania Avenue N.W.
Washington, D.C. 20580**

Subject: IDENTITY THEFT PREVENTION

1. *The best and certainly practical solution is to CEASE using Social Security Numbers (SSN) where they were NOT designated to be used. They should be limited to Social Security and Tax Payer Identity circumstances. Even the Internal Revenue Service Tax Payer Number (TIN) is suspect.*
2. *The reasoning for limiting SSNs to those purposes would be removal of sensitive personal information from the vast realm of suspicious employees working in those sensitive areas. Most of those persons are NOT VETTED. Even VETTING does not prevent the devious person who chooses to commit theft. However, VETTING helps.*
3. *Existing use of the SSNs in everyday business is promulgating the spread of the number to all types of persons. For example, many businesses now have computer programs where they enter information for your account that is at the front door counter and requires the SSN in the computer program before they can provide the customer a service. My Mother lived in retirement home where she paid the rent and utilities as well as the television cable bill from her personal checking account. When I had to move her to a nursing home that did not provide cable but permitted it in her room, the same cable company refused to move the service from the retirement home to the nursing home a distance of 3 miles in the same town. They DEMANDED mother's SSN for their computer account. That had not been a requirement when the account was initially established. They could not get it transferred because the computer would not allow them to enter the change without the SSN. When pressed for their need for the SSN – other than the computer snag – they said they must have it because they did not know if her credit was good even though she had paid the bill for 5 years without any late payment. The two ladies at the counter were not vetted to review personal data but handled it to get it in the computer. The first line of defense in that case could not be established by the customer or the company.*
4. *Our identity is ours. We should not be required to provide information that enables theft. If the government is unwilling to cause the SSN to be used as intended in the first place; then, the FEDERAL government needs a law that prohibits any debt collection efforts or bad credit reporting efforts against the victim until the matter is investigated and PROVED that said victim is NOT a*

VICTIM of identity theft and actually committed the bad debt. The requirement for proof of identity must be placed on the service provider and the customer. However, stolen SSNs and false documents are easily obtained. For that reason, the real solution is to stop the requirement for SSNs except as originally intended when they were established. Make everyone that keeps records and needs a number invent their own system. It is too easy to use the SSN for everything. Most all of the time the SSN is not needed. How did we get along before this burst of SSN database links occurred?

5. Recommend the task force get serious and STOP use of SSNs except for the Social Security Administration and the Internal Revenue Service purposes.